Appln. No.: 09/975,403
Amdt. Dated September 23, 2004
Reply to Office Action dated June 28, 2004

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Currently amended) In a system for automatically reconciling account data of a customer, the system having one or more server computers coupled to an ~~Internet~~ Internet network, one or more remote computers for accessing the one or more server computers, a method of automatically reconciling a customer account comprising:

    a) electronically displaying a bank statement of a customer on a display device of the customer;

    b) retrieving a reconciliation form from a server computer, the reconciliation form linked to ~~a~~ the bank statement of the customer;

    c) populating the reconciliation form with customer account data; ~~and~~

    d) performing account reconciliation tasks if the reconciliation form is complete with customer account data~~.~~; and

    e) issuing warnings to the customer in the event of identifying irregularities in the customer's account.

2. (Currently amended) The method as in claim 1, wherein step (b) further comprises:

b1) enabling a the customer to add information to the reconciliation form if the form is not complete with customer account data; and

b2)retrieving a the reconciliation form from a server computer and storing said retrieved reconciliation form in respective remote computers.

3. (Original) The method as in claim 1, wherein step c) further comprises:

c1) updating financial institution records with information added by the customer to the reconciliation form.

4. (Original) The method as in claim 1, wherein step a) further comprises:

a1) determining if there are ongoing transactions related to a customer's account;

a2) identifying the ongoing transactions; and

a3) performing tasks to close pending deposits and cleared checks of the customer.

5. (Original) The method as in claim 1, wherein the reconciliation form is a spreadsheet.

6. (Cancelled).

7. (Currently amended) The method as in claim 61, further comprising:

a) providing an on-line register, said register stored in one or more server computers; and

b) enabling a the customer to add new checks to said register.

8-15 (Cancelled)